

Secure and Healthy Lives: The Democratic Agenda for America's Seniors

Life expectancy is at an all-time high and more people are living longer, healthier lives. By 2030, it is projected that one of every five Americans will be over age 65. The fastest growing segment of our older population is comprised of individuals age 85 and older, with expected growth from four million people today to 19 million by 2050. The number of people over the age of 100 has doubled this decade.

More older Americans than ever are living a healthy and active lifestyle. Democrats are committed to investing in the future of our country by ensuring a secure retirement for older Americans. Democrats stand ready to meet this commitment by working to implement a legislative agenda that establishes a Medicare prescription drug benefit, nursing home reforms, new efforts on long-term care and other initiatives that will meet the needs of our growing population of seniors.

Save Social Security, Strengthen and Preserve Medicare, and Pay Down the Debt

Both Social Security and Medicare face immense challenges brought on by the aging of the baby boom generation. Social Security, which has made a secure, independent retirement possible for tens of millions of Americans, is currently projected to become insolvent in the year 2034. And the Medicare Part A Hospital Insurance trust fund is projected to become insolvent by 2015. Investing now, in both Social Security and Medicare, will prevent larger problems later.

Democrats want to strengthen, protect and modernize Medicare, and believe that prescription drugs are a standard part of adequate health insurance coverage and should be covered by Medicare. Prescription drugs are the largest out-of-pocket health care cost for older Americans, and three out of four Medicare beneficiaries lack decent, dependable private-sector coverage of prescription drugs.

- **Save Social Security.** Reserve all of the Social Security surpluses for Social Security. Work to achieve a broad consensus for reforms necessary to extend Social Security solvency to at least 2075, while reducing poverty among elderly widows, and eliminating the earnings limit.
- **Strengthen Medicare.** Reserve one-third of the projected on-budget surpluses for Medicare, ensuring that the Medicare Trust Fund is secure. Work to enact further changes to strengthen and modernize the Medicare program, including adding a prescription drug benefit. Work to ensure that Medicare beneficiaries are well-informed about their coverage and know how best to evaluate their options.
- **Add a Medicare Prescription Drug Benefit.** Make prescription drugs accessible and affordable for all Medicare beneficiaries.
- **Pay Down the Debt.** Investing the budget surpluses in Social Security and Medicare will reduce the national debt to its lowest level since 1917 and save taxpayers hundreds of billions of dollars in interest charges.

Ensure Quality Long-Term Care for All Americans

Those who require long-term care—and their caregivers—face significant costs for their care, but few people have insurance to cover those costs. About five million Americans of all ages have significant limitations due to illness or disability and need assistance performing the activities of daily living. About two million live in nursing homes, and approximately three million live in their communities and are cared for by family and friends.

- **Provide Long-Term Care Tax Credits.** Provide tax credits for elderly and disabled individuals needing long-term care and the family members who care for them.
- **Establish a National Family Caregiver Support Program.** Provide support services to caregivers and families of elderly relatives with chronic conditions.
- **Provide Long-Term Care Insurance for Federal Employees.** Offer quality, affordable long-term care insurance for purchase by Federal employees.
- **Expand Home and Community-Based Long-Term Care Support.** Continue to support efforts to increase community-based long-term care options as well as personal assistance services that emphasize consumer choice, control and flexibility.

Crack Down on Crimes Against Seniors

Over the last few years, violent and property crime against most segments of the population have decreased. However, the violent victimization rates for persons 50 and older have remained the same. In addition to violent crime, older Americans are increasingly the victims of crimes of a financial nature. For example, the proliferation of telemarketing fraud has hit seniors particularly hard.

- **Additional Tools to Fight Crimes Against Seniors.** Give law enforcement officials additional tools to prosecute criminals who target seniors through deceptive mailings, Internet fraud, stock investment schemes, home repair scams, home equity schemes, coercive telemarketing techniques and other means.
- **Criminal Background Checks for Long-Term Care Workers.** Ensure that those who care for some of our most vulnerable citizens do not have criminal records.
- **Reduce Unnecessary and Illegal Medicare Costs.** Crack down on fraud and abuse in the Medicare system.
- **Increase Penalties for Crimes Against Seniors.** Require the Sentencing Commission to provide any appropriate sentencing enhancements for crimes targeting seniors.

Strengthen the Older Americans Act

The *Older Americans Act* is the main legislative vehicle for delivering social and nutritional services to older Americans. The *Older Americans Act* has not been reauthorized since the Republicans took control of Congress in 1994, leaving these programs vulnerable.

- **Reauthorize the *Older Americans Act*.** The *Older Americans Act* includes a number of critical programs for older Americans, ranging from home and community-based meals to transportation services. The services funded by the Act include meals on wheels, counseling, elder abuse prevention programs and a long-term care ombudsman program to investigate the complaints of nursing home residents.

Fund Research to Improve Treatment and Save Lives

As we work toward doubling the National Institutes of Health (NIH) budget over five years, Democrats are committed to doubling the budget for the National Institute on Aging (NIA) over five years. In 1999, the National Institute on Aging received \$600 million. Increased research on conditions affecting older Americans is essential to help provide better treatment, save lives and increase the quality of life of this growing population.

- **Increase Funding for the National Institute on Aging.** As part of the effort to double funding for NIH, double funding for the National Institute on Aging.

Ensure Safe Long-Term Care Through Nursing Home Reform

More and more individuals and couples are choosing to live in continuing care retirement communities (CCRCs) because of the community environment they provide. CCRCs provide independent living, assisted living and nursing care, usually on the same campus. Most Americans who live in CCRCs, other retirement communities and nursing homes are cared for in an environment that nurtures both their physical and mental health. However, certain reforms are still needed.

- **Right to Return Home.** Give seniors who reside in CCRCs and long-term care facilities and who are covered by managed care plans the right to return to their home facility for post-hospitalization care instead of being forced to go to a facility in the managed care plan's network.
- **CCRC Residents as Creditor.** CCRC residents pay up front fees and deposits. If a CCRC goes bankrupt, residents have no standing to claim fees and deposits they have paid for future care. To provide financial protection if a CCRC declares bankruptcy, designate CCRC residents as creditors.
- **Reduce Inappropriate Use of Restraints.** Strengthen existing safeguards to protect individuals in nursing homes from restraint-related injury and death.

Provide Secure Retirements and Safe Pensions

Not all Americans have access to private pensions or are able to acquire personal retirement savings. As the oldest members of the baby boom generation begin to approach retirement, Americans have growing concerns about preparing for retirement. These initiatives will enhance the retirement security of American families.

- **Expand Pension Benefit Coverage.** Create a new plan to make it easier for small businesses to start private pension plans that provide predictable and secure benefits, and for employees to save in IRAs through payroll deductions. Permit employees to roll over benefits from different types of retirement plans.
- **Strengthen Women's Retirement Security.** Allow workers to count time taken under the *Family and Medical Leave Act* toward their retirement benefits, and require pension plans to let families choose joint and survivor annuity options.
- **Strengthen Retiree Health Coverage.** Provide protections for retirees whose employers drop their health coverage, and expand access to affordable health care coverage for early retirees through a Medicare buy-in and COBRA coverage.

Ensure Availability of Health Professionals Trained to Treat Seniors

Too often, health problems in older persons are misdiagnosed, overlooked or dismissed as the normal function of aging because doctors are not trained to recognize how diseases and impairments might appear differently in the elderly than in younger persons. Less than one percent of the doctors in the United States complete additional years of fellowship training in geriatrics. While almost all physicians care for Medicare patients, many are not familiar with the latest advances in aging research and medical management of the elderly.

- **Create Incentives for Physicians to Train in Geriatrics.** Forgive a portion of education debt incurred by medical students for each year of advanced training required to obtain a certificate of added qualifications in geriatric medicine. Count fellowship time as obligated service under the National Health Corps Loan Repayment Service Program.
- **Increase Efforts to Provide Graduate Medical Education Payments to Geriatricians.** Create graduate medical education policies that promote training in geriatrics by encouraging hospitals to continue or expand existing training programs.